

**Texas**  
**V.T.C.A., Bus. & C. § 20.03**  
**§ 20.03. Disclosures to Consumers**  
**Effective: September 1, 2003**  
**Summary of Rights Under Texas Law**

The Texas Business and Commerce Code requires that any written disclosure provided to a consumer include a notice of the consumer's rights under the Texas law. The summary that follows is intended to serve that purpose. You can find the complete text of the Texas law, V.T.C.A., Bus. & C. § 20.03, at <https://statutes.capitol.texas.gov>. You may have additional rights under the federal Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq., which is available online at <http://www.ftc.gov>.

Your rights under Texas law include:

You may obtain a copy of your consumer report or file from a consumer reporting agency. Upon request and with proper identification provided by you, the agency must disclose to you in writing all information about you in their file at the time of the request. The agency may charge a reasonable fee for a file disclosure request. However, the agency may not charge for such a request if made within 60 days of an adverse action taken against you.

You may place a security freeze on your consumer report, which is intended to prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze request must be sent by certified mail and include proper identification. When you place a security freeze on your consumer report, you will be provided a personal identification number or password to use if you wish to remove the freeze or authorize the release of your consumer report for a specific party or period of time. You may request in writing a replacement for your personal identification number or password. Upon request in writing or by telephone and with proper identification, including your personal identification number or password, you may request that a security freeze be removed or temporarily lifted from your consumer report.

You may dispute incomplete or inaccurate information in your file. If you identify information in your file that you believe is incomplete or inaccurate, and you notify the consumer reporting agency directly of the dispute, the agency must reinvestigate without charge and record the current status of the disputed information before the end of 30 business days. A consumer reporting agency may terminate a reinvestigation of disputed information if the agency determines that the dispute is frivolous or irrelevant.

You may file a legal action in court to enforce an obligation of a consumer reporting agency. Or, if agreed to by both parties, after following the normal dispute procedures and receiving notice of the results of the dispute investigation, you may submit the matter to binding arbitration in the manner provided by the rules of the American Arbitration Association.